Case 13-26862 Doc 6 Filed 06/14/13 Entered 06/14/13 20:17:36 Desc Main Document Page 1 of 7

B 22C (Official Form 22C) (Chapter 13) (04/13)

T.,	Christopher Shane Arnold	According to the calculations required by this statement:
In re	Valarie Ann Arnold	The applicable commitment period is 3 years.
	Debtor(s)	
Case N	Jumber:	☐ The applicable commitment period is 5 years.
(If known)		☐ Disposable income is determined under § 1325(b)(3).
	, ,	■ Disposable income is not determined under § 1325(b)(3).
		(Check the boxes as directed in Lines 17 and 23 of this statement.)

CHAPTER 13 STATEMENT OF CURRENT MONTHLY INCOME AND CALCULATION OF COMMITMENT PERIOD AND DISPOSABLE INCOME

In addition to Schedules I and J, this statement must be completed by every individual chapter 13 debtor, whether or not filing jointly. Joint debtors may complete one statement only.

		Par	t I.	REPORT OF INC	COM	IE					
1		Marital/filing status. Check the box that applies and complete the balance of this part of this statement as directed. a. □ Unmarried. Complete only Column A ("Debtor's Income") for Lines 2-10.									
	b. 	b. Married. Complete both Column A ("Debtor's Income") and Column B ("Spouse's Inc						ome") for Lines 2-10.			
	All figures must reflect average monthly income received from all sources, derived during the six							Column A		Column B	
	the fi	dar months prior to filing the bankruptcy case ling. If the amount of monthly income varied nonth total by six, and enter the result on the a	dur	ing the six months,	you	must divide the		Debtor's Income		Spouse's Income	
2	Gros	ss wages, salary, tips, bonuses, overtime, con	nmis	ssions.			\$	3,100.00	\$	1,600.00	
3	Income from the operation of a business, profession, or farm. Subtract Line b from Line a and enter the difference in the appropriate column(s) of Line 3. If you operate more than one business, profession or farm, enter aggregate numbers and provide details on an attachment. Do not enter a number less than zero. Do not include any part of the business expenses entered on Line b as a deduction in Part IV.										
				Debtor		Spouse					
	a.	Gross receipts	\$	0.00		0.00					
	b. c.	Ordinary and necessary business expenses Business income	\$ Sul	0.00 otract Line b from I	•	0.00	\$	0.00	\$	0.00	
4		ppropriate column(s) of Line 4. Do not enter a of the operating expenses entered on Line b	as a								
	a.	Gross receipts	\$	0.00	\$	0.00					
	b.	Ordinary and necessary operating expenses	\$	0.00		0.00	Ф	0.00	Ф	0.00	
	c.	Rent and other real property income	Su	btract Line b from	Line	e a	\$	0.00	\$	0.00	
5	Interest, dividends, and royalties.					\$	0.00	\$	0.00		
6	Pension and retirement income.					\$	0.00	\$	0.00		
7	exper purp debto	amounts paid by another person or entity, on the debtor or the debtor's dependent toose. Do not include alimony or separate main or's spouse. Each regular payment should be red in Column A, do not report that payment in Column A.	s, in tena port	acluding child support of a control of the control	ort nour	paid for that nts paid by the	\$	0.00	\$	0.00	
8	Howe benef or B,	mployment compensation. Enter the amount in ever, if you contend that unemployment competit under the Social Security Act, do not list the but instead state the amount in the space below mployment compensation claimed to	ensa e an	tion received by yo	u or	your spouse was a					
		benefit under the Social Security Act Debtor	: \$	0.00 Spc	ouse	\$ 0.00	\$	0.00	\$	0.00	

9	Income from all other sources. Specify source and amount. If necessary, list additional sources on a separate page. Total and enter on Line 9. Do not include alimony or separate maintenance payments paid by your spouse, but include all other payments of alimony or separate maintenance. Do not include any benefits received under the Social Security Act or payments received as a victim of a war crime, crime against humanity, or as a victim of international or domestic terrorism.				
	a. Health Insurance Death Benefit \$ 870.00 \$ 0.00				
10	b. Child Support \$ 0.00 \$ 229.00 \$ 870.0 Subtotal. Add Lines 2 thru 9 in Column A, and, if Column B is completed, add Lines 2 through 9	00 \$	\$ 229.00		
10	in Column B. Enter the total(s). \$ 3,970.0)0 5	1,829.00		
11	Total. If Column B has been completed, add Line 10, Column A to Line 10, Column B, and enter the total. If Column B has not been completed, enter the amount from Line 10, Column A.		5,799.00		
	Part II. CALCULATION OF § 1325(b)(4) COMMITMENT PERIOD				
12	Enter the amount from Line 11	\$	5,799.00		
13	Marital Adjustment. If you are married, but are not filing jointly with your spouse, AND if you contend that calculation of the commitment period under § 1325(b)(4) does not require inclusion of the income of your spouse, enter on Line 13 the amount of the income listed in Line 10, Column B that was NOT paid on a regular basis for the household expenses of you or your dependents and specify, in the lines below, the basis for excluding this income (such as payment of the spouse's tax liability or the spouse's support of persons other than the debtor or the debtor's dependents) and the amount of income devoted to each purpose. If necessary, list additional adjustments on a separate page. If the conditions for entering this adjustment do not apply, enter zero. a. \$ b. \$ b. \$				
	c. \$ Total and enter on Line 13	¢.	0.00		
14	Subtract Line 13 from Line 12 and enter the result.	\$	0.00		
	Annualized current monthly income for § 1325(b)(4). Multiply the amount from Line 14 by the number 12 and	\$	5,799.00		
15	enter the result.				
16	Applicable median family income. Enter the median family income for applicable state and household size. (This information is available by family size at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.)				
	a. Enter debtor's state of residence: UT b. Enter debtor's household size: 8	\$	98,990.00		
17	 Application of § 1325(b)(4). Check the applicable box and proceed as directed. ■ The amount on Line 15 is less than the amount on Line 16. Check the box for "The applicable commitment the top of page 1 of this statement and continue with this statement. □ The amount on Line 15 is not less than the amount on Line 16. Check the box for "The applicable commitment at the top of page 1 of this statement and continue with this statement. 				
	Part III. APPLICATION OF § 1325(b)(3) FOR DETERMINING DISPOSABLE INCOME				
18	Enter the amount from Line 11.	\$	5,799.00		
19	Marital Adjustment. If you are married, but are not filing jointly with your spouse, enter on Line 19 the total of any income listed in Line 10, Column B that was NOT paid on a regular basis for the household expenses of the debtor or the debtor's dependents. Specify in the lines below the basis for excluding the Column B income(such as payment of the spouse's tax liability or the spouse's support of persons other than the debtor or the debtor's dependents) and the amount of income devoted to each purpose. If necessary, list additional adjustments on a separate page. If the conditions for entering this adjustment do not apply, enter zero. a. \$ b. \$ c. \$ \$ C. \$				
	Total and enter on Line 19.	\$	0.00		
20	Current monthly income for § 1325(b)(3). Subtract Line 19 from Line 18 and enter the result.	\$	5,799.00		

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21		dized current monthly income result.	ome for § 1325(b)(3). M	Iultip	oly the amount from Line 2	20 by the number 12 and	\$	69,588.00
22	Applicable median family income. Enter the amount from Line 16.				\$	98,990.00		
23	Application of § 1325(b)(3). Check the applicable box and proceed as directed. The amount on Line 21 is more than the amount on Line 22. Check the box for "Disposable income is determ 1325(b)(3)" at the top of page 1 of this statement and complete the remaining parts of this statement.						mined u	
						for "Disposable income is a sement. Do not complete P a		
	·	Part IV. C	ALCULATION O)F I	DEDUCTIONS FR	OM INCOME		
		Subpart A: D	eductions under Stan	ıdar	ds of the Internal Reve	enue Service (IRS)		
24A 24B	Enter i applica bankru on you Nation Out-of Out-of www.u who ar older. (be allo you su Line c	nal Standards: food, appain Line 24A the "Total" amount in 24A the applicable of the applicable number of wed as exemptions on your poort.) Multiply Line al by Line and the applicable of	count from IRS National Shis information is available number of persons is the plus the number of any constant of the plus the number of any constant of the plus the number of any constant of the plus	Stand ble at e nun addit the a age, a colder ourt.) plica gory rn, pl l amo	ards for Allowable Living www.usdoj.gov/ust/ or from that would currently ional dependents whom you mount from IRS National nd in Line a2 the IRS National (This information is avai Enter in Line b1 the applible number of persons whis the number of any additional for persons under 65, or persons 65 and older, a	Expenses for the om the clerk of the be allowed as exemptions ou support. Standards for ional Standards for lable at cable number of persons o are 65 years of age or ory that would currently tional dependents whom and enter the result in number of the country in the country	\$	
	c2. Add Lines c1 and c2 to obtain a total health care amount, Persons under 65 years of age				ons 65 years of age or old			
	a1.	Allowance per person		a2. Allowance per person				
	b1.	Number of persons		b2.	Number of persons			
	c1.	Subtotal		c2.	Subtotal			
25A	Local Standards: housing and utilities; non-mortgage expenses. Enter the amount of the IRS Housing and Utilities Standards; non-mortgage expenses for the applicable county and family size. (This information is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court). The applicable family size consists of the number that would currently be allowed as exemptions on your federal income tax return, plus the number of any additional dependents whom you support.					\$		
25B	Local Standards: housing and utilities; mortgage/rent expense. Enter, in Line a below, the amount of the IRS Housing and Utilities Standards; mortgage/rent expense for your county and family size (this information is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court) (the applicable family size consists of the number that would currently be allowed as exemptions on your federal income tax return, plus the number of any additional dependents whom you support); enter on Line b the total of the Average Monthly Payments for any debts secured by your home, as stated in Line 47; subtract Line b from Line a and enter the result in Line 25B. Do not enter an amount less than zero. a. IRS Housing and Utilities Standards; mortgage/rent expense \$ b. Average Monthly Payment for any debts secured by your home, if any, as stated in Line 47 c. Net mortgage/rental expense Subtract Line b from Line a. \$						\$	
26	Local 25B do Standa	Standards: housing and upperson accurately computered, enter any additional artion in the space below:	tilities; adjustment. If y the allowance to which y	you a	ontend that the process se re entitled under the IRS I	t out in Lines 25A and Housing and Utilities	\$	

27A	Local Standards: transportation; vehicle operation/public transpo expense allowance in this category regardless of whether you pay the regardless of whether you use public transportation. Check the number of vehicles for which you pay the operating expensincluded as a contribution to your household expenses in Line 7. If you checked 0, enter on Line 27A the "Public Transportation" amount Transportation. If you checked 1 or 2 or more, enter on Line 27A the Standards: Transportation for the applicable number of vehicles in the Census Region. (These amounts are available at www.usdoj.gov/ust/ or	\$				
27B	Local Standards: transportation; additional public transportation expense. If you pay the operating expenses for a vehicle and also use public transportation, and you contend that you are entitled to an additional deduction for your public transportation expenses, enter on Line 27B the "Public Transportation" amount from the IRS Local Standards: Transportation. (This amount is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.)					
28	Local Standards: transportation ownership/lease expense; Vehicle 1. Check the number of vehicles for which you claim an ownership/lease expense. (You may not claim an ownership/lease expense for more than two vehicles.) 1					
29	Local Standards: transportation ownership/lease expense; Vehicle 2. Complete this Line only if you checked the "2 or more" Box in Line 28. Enter, in Line a below, the "Ownership Costs" for "One Car" from the IRS Local Standards: Transportation (available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court); enter in Line b the total of the Average Monthly Payments for any debts secured by Vehicle 2, as stated in Line 47; subtract Line b from Line a and enter the result in Line 29. Do not enter an amount less than zero. a. IRS Transportation Standards, Ownership Costs \$					
30	Other Necessary Expenses: taxes. Enter the total average monthly estate, and local taxes, other than real estate and sales taxes, such as ind security taxes, and Medicare taxes. Do not include real estate or sales	\$				
31	Other Necessary Expenses: involuntary deductions for employment deductions that are required for your employment, such as mandatory uniform costs. Do not include discretionary amounts, such as voluntary deductions.	\$				
32	Other Necessary Expenses: life insurance. Enter total average mon life insurance for yourself. Do not include premiums for insurance any other form of insurance.	\$				
33	Other Necessary Expenses: court-ordered payments. Enter the total pay pursuant to the order of a court or administrative agency, such as include payments on past due obligations included in line 49.	\$				
34	Other Necessary Expenses: education for employment or for a phythetotal average monthly amount that you actually expend for education that is required for a physically or mentally challenged dependence of the providing similar services is available.	ion that is a condition of employment and for	\$			
35	Other Necessary Expenses: childcare. Enter the total average month childcare - such as baby-sitting, day care, nursery and preschool. Do		\$			

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Other Necessary Expenses: health care. Enter the total average monthly amount that you actually expend on health care that is required for the health and welfare of yourself or your dependents, that is not reimbursed by insurance or paid by a health savings account, and that is in excess of the amount entered in Line 24B. Do not include payments for health linsurance or health savings accounts listed in Line 39. Other Necessary Expenses: telecommunication services. Enter the total average monthly amount that you actually pay for telecommunication services other than your basic home telephone and cell phone service - such as pagers, call waiting, caller id, special long distance, or internet service-to the extent necessary for your health and welfare or that of your dependents. Do not include any amount previously deducted. S Total Expenses Allowed under IRS Standards. Enter the total of Lines 24 through 37. Subpart B: Additional Living Expense Deductions Note: Do not include any expenses that you have listed in Lines 24-37 Health Insurance, Disability Insurance, and Health Savings Account Expenses. List the monthly expenses in the categories set out in lines a-c below that are reasonably necessary for yourself, your spouse, or your dependents. a. Health Insurance b. Disability Insurance c. Health Savings Account Total and enter on Line 39 If you do not actually expend this total amount, state your actual total average monthly expenditures in the space below: S Continued contributions to the care of household or family members. Enter the total average actual monthly expenses that you will continue to pay for the reasonable and necessary care and support of an elderly, chronically ill, or disabled member of your household or member of your immediate family who is unable to pay for such expenses. Do not include payments listed in Line 34. Protection against family violence. Enter the total average reasonably necessary monthly expenses that you actually incur to maintain the safety of your family unde	
actually pay for telecommunication services other than your basic home telephone and cell phone service - such as pages, call waiting, caller id, special long distance, or internet service-to the extent necessary for your health and welfare or that of your dependents. Do not include any amount previously deducted. 38	
Subpart B: Additional Living Expense Deductions Note: Do not include any expenses that you have listed in Lines 24-37 Health Insurance, Disability Insurance, and Health Savings Account Expenses. List the monthly expenses in the categories set out in lines a-c below that are reasonably necessary for yourself, your spouse, or your dependents. a. Health Insurance	
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reasonable and necessary.	
Charitable contributions. Enter the amount reasonably necessary for you to expend each month on charitable contributions in the form of cash or financial instruments to a charitable organization as defined in 26 U.S.C. § 170(c)(1)-(2). Do not include any amount in excess of 15% of your gross monthly income.	
46 Total Additional Expense Deductions under § 707(b). Enter the total of Lines 39 through 45.	

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			Subpart C: Deductions for De	bt l	Payment		
47	own, check sched	operty that you Payment, and tal of all amounts the bankruptcy Average Monthly					
	Name of Creditor Property Securing the Debt Average Monthly include taxes Payment or insurance						
	a.			\$		□ yes □ no	
	04				otal: Add Lines	.,	\$
48	moto your paym sums	r vehicle, or other property deduction 1/60th of any am tents listed in Line 47, in or in default that must be paid	ims. If any of debts listed in Line 47 are se necessary for your support or the support of count (the "cure amount") that you must pay der to maintain possession of the property. It in order to avoid repossession or foreclosu, list additional entries on a separate page. Property Securing the Debt	f you the The	or dependents, you creditor in addit cure amount work ist and total any	ou may include in ion to the uld include any	
	a.	Traine of Creditor	Property Securing the Best		\$	ne care i mount	
						Total: Add Lines	\$
49	Payments on prepetition priority claims. Enter the total amount, divided by 60, of all priority claims, such as priority tax, child support and alimony claims, for which you were liable at the time of your bankruptcy filing. Do not include current obligations, such as those set out in Line 33.						\$
	Chapter 13 administrative expenses. Multiply the amount in Line a by the amount in Line b, and enter the resulting administrative expense.						
50	a. Projected average monthly Chapter 13 plan payment. \$						
50	b.	issued by the Executive	our district as determined under schedules Office for United States Trustees. (This at www.usdoj.gov/ust/ or from the clerk of	x			
	c. Average monthly administrative expense of chapter 13 case				otal: Multiply Li	\$	
51	Total Deductions for Debt Payment. Enter the total of Lines 47 through 50.						\$
Subpart D: Total Deductions from Income							
Total of all deductions from income. Enter the total of Lines 38, 46, and 51.						\$	
Part V. DETERMINATION OF DISPOSABLE INCOME UNDER § 1325(b)(2)							
53	Total current monthly income. Enter the amount from Line 20.						\$
54	Support income. Enter the monthly average of any child support payments, foster care payments, or disability payments for a dependent child, reported in Part I, that you received in accordance with applicable nonbankruptcy law, to the extent reasonably necessary to be expended for such child.						\$
55	Qualified retirement deductions. Enter the monthly total of (a) all amounts withheld by your employer from						\$
56	Total	l of all deductions allowed	under § 707(b)(2). Enter the amount from	ı Lin	e 52.		\$

	T		1					
	Deduction for special circumstances. If there are special circumstances that justify additional expenses for which there is no reasonable alternative, describe the special circumstances and the resulting expenses in lines a-c below.							
		e page. Total the expenses and enter the total in Line 57. You must						
		n of these expenses and you must provide a detailed explanation						
	of the special circumstances that make such e							
57	Nature of special circumstances	Amount of Expense						
	a.	\$						
	b.	\$						
	c.	\$						
		Total: Add Lines	\$					
58	Total adjustments to determine disposable in	come. Add the amounts on Lines 54, 55, 56, and 57 and enter the						
30	result.	\$						
59	Monthly Disposable Income Under § 1325(b)	(2). Subtract Line 58 from Line 53 and enter the result.	\$					
	Part VI. A	ADDITIONAL EXPENSE CLAIMS						
		y expenses, not otherwise stated in this form, that are required for the	- 1141 116					
	of you and your family and that you contend sh	ander 8						
	707(b)(2)(A)(ii)(I). If necessary, list additional							
	each item. Total the expenses.							
60	Expense Description	Monthly Amount	1					
60	a.	\$						
	b.	\$						
	c.	\$						
	d.	\$						
		Total: Add Lines a, b, c and d \$						
		Part VII. VERIFICATION						
	I declare under penalty of perjury that the information	mation provided in this statement is true and correct. (If this is a join	nt case, both debtors					
	must sign.)							
	Date: June 14, 2013	Signature: /s/ Christopher Shane Arno						
		Christopher Shane Arnold						
61		(Debtor)						
	Date: June 14, 2013	Signature /s/ Valarie Ann Arnold						
		Valarie Ann Arnold						

(Joint Debtor, if any)